WEST Search History

DATE: Tuesday, November 05, 2002

Set Name side by side	Query	Hit Count	Set Name result set
DB=USPT,PGPB,JPAB	R,EPAB,DWPI,TDBD; PLUR=YES; OP=OR		
L4	"walker, jay".in.	283	L4
L3	walker, jay.in.	62299	L3
L2	5798508.pn.	2	L2
L1	6193155.pn.	2	L1

END OF SEARCH HISTORY

WEST

Generate Collection

Print

Search Results - Record(s) 1 through 2 of 2 returned.

☐ 1. Document ID: US 6193155 B1

L1: Entry 1 of 2

File: USPT

Feb 27, 2001

US-PAT-NO: 6193155

DOCUMENT-IDENTIFIER: US 6193155 B1

TITLE: Method and apparatus for issuing and managing gift certificates

DATE-ISSUED: February 27, 2001

INVENTOR-INFORMATION:

NAME

CITY

STATE

ZIP CODE

COUNTRY

Walker; Jay S.

Ridgefield

CT CT

Tedesco; Daniel E.

Stamford Stamford

CT

Jorasch; James A. Lech; Robert R.

Norwalk

CT

US-CL-CURRENT: 235/381; 705/44, 902/22

Full Title Citation Front Review Classification Date Reference Sequences Attachments Claims KMIC Draw Desc Image

☐ 2. Document ID: US 6193155 B1

L1: Entry 2 of 2

File: DWPI

Feb 27, 2001

DERWENT-ACC-NO: 2001-243385

DERWENT-WEEK: 200215

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TITLE: Gift certificate issuing method for transaction processing, involves determining certificate identifier and producing gift certificate including

determined certificate identifier for distributing to owner

INVENTOR: JORASCH, J A; LECH, R R; TEDESCO, D E; WALKER, J S

PRIORITY-DATA: 1997US-0997680 (December 23, 1997), 1996US-0762128 (December 9,

1996), 1997US-0858738 (May 19, 1997)

PATENT-FAMILY:

PUB-NO

PUB-DATE

LANGUAGE

PAGES N

MAIN-IPC

US 6193155 B1

February 27, 2001

028

G06F007/00

INT-CL (IPC): $G06 ext{ F } 7/00$; $G06 ext{ F } 17/00$

Full Title Citation Front Review Classification Date Reference Sequences Attachments Claims KWC Draw Desc Clip Img Image

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Generate Collection Print

L1: Entry 1 of 2

File: USPT

Feb 27, 2001

US-PAT-NO: 6193155

DOCUMENT-IDENTIFIER: US 6193155 B1

TITLE: Method and apparatus for issuing and managing gift certificates

DATE-ISSUED: February 27, 2001

INVENTOR - INFORMATION:

NAME CITY STATE ZIP CODE COUNTRY

Walker; Jay S. Ridgefield CT
Tedesco; Daniel E. Stamford CT
Jorasch; James A. Stamford CT
Lech; Robert R. Norwalk CT

ASSIGNEE-INFORMATION:

NAME CITY STATE ZIP CODE COUNTRY TYPE CODE

Walker Digital, LLC Stamford CT 02

APPL-NO: 08/ 997680 [PALM] DATE FILED: December $2\overline{3}$, $19\overline{9}$ 7

PARENT-CASE:

CROSS-REFERENCE TO RELATED CORRESPONDING APPLICATIONS This is a continuation-in-part of commonly owned, co-pending U.S. patent application Ser. No. 08/762,128 entitled "Postpaid Traveler's Checks" filed Dec. 9, 1996, U.S. Pat. No. 5,798,508, and commonly owned, co-pending U.S. application Ser. No. 08/858,738 entitled "System and Process for Issuing and Managing Forced Redemption Vouchers having Alias Account Numbers" filed May 19, 1997, the entirety of each incorporated by reference herein. This application is related to co-pending application (attorney title: "Dynamically Changing System for Fulfilling Concealed Value Gift Certificate Obligations," attorney docket number 08/994,124, filed Dec. 19, 1997, inventors: Jay S. Walker, Andrew S. Van Luchene, Daniel E. Tedesco, James A. Jorasch), the entirety of which is incorporated by reference herein.

INT-CL: [07] $\underline{G06}$ \underline{F} $\underline{7/00}$, $\underline{G06}$ \underline{F} $\underline{17/00}$

US-CL-ISSUED: 235/381; 902/22, 705/44 US-CL-CURRENT: 235/381; 705/44, 902/22

FIELD-OF-SEARCH: 235/380, 235/381, 235/382, 235/382.5, 235/495, 235/379, 902/22,

705/47, 705/39

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

Search Selected | Search ALL

PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
3594727	July 1971	Braun	
3617638	November 1971	Jochimsen et al.	
3697693	October 1972	Deschenes et al.	
3950015	April 1976	Shrock	
3985998	October 1976	Crafton	235/380
4752676	June 1988	Leonard et al.	235/379
4997188	March 1991	Nilssen	
5010485	April 1991	Bigari	235/379
5350906	September 1994	Brody et al.	
5357563	October 1994	Hamilton et al.	
5377271	December 1994	Foreman et al.	380/51
5399874	March 1995	Gonsalves et al.	
5426281	June 1995 ·	Abecassis	
5477047	December 1995	Nakagawa et al.	250/208.1
5513117	April 1996	Small	235/381
5546523	August 1996	Gatto	
5652421	July 1997	Veeneman et al.	235/381
5686713	November 1997	Rivera	
5765141	June 1998	Spector	705/14
5798508	August 1998	Walker et al.	235/380
5864830	January 1999	Armetta et al.	235/380
5870718	February 1999	Spector	235/381
5953710	September 1999	Fleming	235/380

FOREIGN PATENT DOCUMENTS

FOREIGN-PAT-NO PUBN-DATE COUNTRY US-CL WO/ 98/26376 June 1998 WO

OTHER PUBLICATIONS

"New American Express Travelers Cheque Operations Center Speeds Service to Banks", The Magazine of Bank Management, Feb., 1983 Features Section at p. 48.
"Bank-Of-America; BankAmerica Expands Travelers Cheque Services", Business Wire, Jul. 6, 1987, Distribution to Business/Travel Editors.
"Treasury Proposes \$ 3000-and-over Cash ID Regulations; \$ 10,000 Daily Penalty per Violation for "Gross Negligence" Applies", Money Laundering Alert, Alert International, Inc. Oct., 1989, Regulatory Action Section; vol. 1, No. 1; at p. 5.
Eve Tahmincioglu, "American Express Introduces Corporate Travelers Checks", U. P. I. Feb. 11, 1992, BC Cycle, Financial Section.
Phil Britt, "Travelers Checks: An Uncertain Future; Includes Related Article", Savings & Community Banker, Mar., 1995, vol. 4; No. 3; p. 31; ISSN: 10567-1757.
"Prepared Testimony of David Boyles, Senior Vice President, New Business Ventures, Stored Value Group, Smart Card Center of Excellence, American Express Travel Related Services, Inc., Before The House Banking and Financial Services Commitee, Domestic And International Monetary Policy Subcommittee", Federal News Service, Jun. 11, 1996.
PCT Written Opinion for Application No. PCT/US97/22564, Nov. 12, 1998.

PCT Written Opinion for Application No. PCT/US97/22564, Nov. 12, 1998. "American Express Continues Innovative Support of Citymeals-On-Wheels", PR Newswire, Oct. 30, 1987, Distribution to Business and City Desks.

Brenda Fine, "Be My Guest", The National Law Journal, Apr. 24, 1989 at p. 29.
"American Express Unveils Marketing Programs To Boost Traffic In The Restaurant Industry", PR Newswire, May 20, 1991, Financial News Section.
Peter O. Keegan, "Charge! AMEX Sets Out to Lure Back Diners; Credit Card Giant Unveils New Marketing Program During 72nd NRA Show; American Express Co., National Restaurant Association; Marketing", Nations Restaurant News, Jun. 3, 1991, vol. 25; No. 22; p. 12; ISSN: 0028-0518.
Bill Carlino, "AMEX Dispute Reaches Canada; Operators Promote Other Cards In Effort to Force AMEX Rate Cuts; News", Nation's Restaurant News, Jul. 22, 1991, vol. 25; No. 28; p. 3; ISSN: 0028-0518.

ART-UNIT: 286

PRIMARY-EXAMINER: Lee; Michael G

ASSISTANT-EXAMINER: Dunn; Drew A.

ABSTRACT:

The present invention relates to a method and apparatus for issuing and redeeming a gift certificate drawn on a credit card or other financial account. The present invention includes a first aspect directed to a merchant card authorization terminal and a second aspect directed to a credit card issuer central controller. According to the first aspect, a method for redeeming a gift certificate drawn on a financial account is disclosed including the steps of receiving a gift certificate for payment of an identified value, transmitting a request for authorization to a central server, receiving an authorization signal, representing an indication that redemption of the gift certificate is authorized, from said central server and receiving a payment from the account issuer based on said identified value. A system is also disclosed for implementing the methods in all aspects of the present invention.

67 Claims, 16 Drawing figures

WEST

Generate Collection

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Search Results - Record(s) 1 through 2 of 2 returned.

☐ 1. Document ID: US 5798508 A

L2: Entry 1 of 2

File: USPT

Aug 25, 1998

US-PAT-NO: 5798508

DOCUMENT-IDENTIFIER: US 5798508 A

TITLE: Postpaid traveler's checks

DATE-ISSUED: August 25, 1998

INVENTOR - INFORMATION:

NAME

CITY

STATE

ZIP CODE

COUNTRY

Walker; Jay S.

Ridgefield

CT

Case; T. Scott

Darien

CT

US-CL-CURRENT: 235/380; 235/375, 235/379, 283/58, 283/59

Full Title Citation Front Review Classification Date Reference Sequences Attachments

KWWC Draw Desc Image

☐ 2. Document ID: WO 9826376 A2 US 5798508 A AU 9856926 A EP 1016043 A2 JP 2000509860 W

L2: Entry 2 of 2

File: DWPI

Jun 18, 1998

DERWENT-ACC-NO: 1998-348758

DERWENT-WEEK: 200125

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TITLE: Distribution method for post-paid traveller's cheques - using credit card account identifer received by cheque seller from buyer so that lock can be placed

against identified account for lock value of portion of total cheque value

INVENTOR: CASE, S T; WALKER, J S ; CASE, T S

PRIORITY-DATA: 1996US-0762128 (December 9, 1996)

PATENT-FAMILY:

PUB-NO	PUB-DATE	LANGUAGE	PAGES	MAIN-IPC
WO 9826376 A2	June 18, 1998	E	053	G07D000/00
US 5798508 A	August 25, 1998		000	G06F015/30
AU 9856926 A	July 3, 1998		000	G07G001/00
EP 1016043 A2	July 5, 2000	E	000	G07D001/00
JP 2000509860 W	August 2, 2000		055	G06F019/00

INT-CL (IPC): $\underline{G06}$ \underline{F} $\underline{15/30}$; $\underline{G06}$ \underline{F} $\underline{17/60}$; $\underline{G06}$ \underline{F} $\underline{19/00}$; $\underline{G06}$ \underline{K} $\underline{5/00}$; $\underline{G07}$ \underline{D} $\underline{0/00}$; $\underline{G07}$ \underline{D} $\underline{0/00}$; $\underline{G07}$ \underline{D} $\underline{0/00}$; $\underline{G07}$ \underline{D} $\underline{0/00}$; $\underline{0/00}$

Full Title Citation Front Review Classification Date Reference Sequences Attachments

KMiC Draw Desc Clip Img Image

09613361 CLS

Most Frequently Occurring Classifications of Patents Returned From A Search of 09613361 on August 21, 2002

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235/380
 8
 5 705/39
   705/76
 5 713/201
 4 235/381
 4 713/176
 3 705/26
 3 705/35
 3 705/44
 2 235/379
 2 235/492
 2 379/114.18
 2 379/144.01
 2 705/1
 2 705/38
 2 705/59
 2 705/65
 2 713/177
 2 713/200
Cross-Reference Classifications
13 235/380
11 705/44
 9 235/381
 9 705/35
 8 705/26
 8 705/39
 8 713/156
 7 235/375
 7 705/75
 6 380/30
 6
   705/67
 6 705/76
 5 235/379
   713/176
  4 700/235
   700/237
  4
   705/18
  4
   705/40
 4 713/158
  4
   713/175
  3 235/383
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Original Classifications

705/14

09613361 CLS

3 700/233 3 705/1 3 705/16 3 705/27 3 705/42 3 705/78 3 705/80 2 235/376 2 235/382 2 235/487 2 235/493 2 283/56 2 283/58 2 283/59 2 379/114.17 2 379/114.2 2 380/22 2 700/231 2 705/10 2 705/13 2 705/14 2 705/21 2 705/30 2 705/37 2 705/38 705/41 2 705/53 2 705/54 2 705/58 2 705/64 2 705/65 2 713/157 2 713/168 2 713/169 2 713/172 2 713/179

Combined Classifications 21 235/380

21 233/300

713/180

713/185

713/186

713/200

902/30

2

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2

2

- 14 705/44
- 13 235/381
- 13 705/39
- 12 705/14

09613361_CLS

235/379 7 705/67 7 380/30 5 700/237 5 705/1 5 705/40 5 713/201 4 700/233 4 700/235 705/18 705/38 4 4 705/65 4 713/158 4 713/175 4 713/200 3 235/383 3 379/114.2 3 700/231 3 705/16 3 705/27 3 705/41 3 705/42 3 705/54 3 705/59 3 705/78 3 705/80 3 713/169 2 53/460 2 235/376 2 235/382 2 235/487 2 235/492 2 235/493 2 283/56 2 283/58 2 283/59 2 379/114.17 2 379/114.18 2 379/144.01 2 379/91.01 2 379/93.12

705/35

705/26

705/76

705/75

713/156

235/375

713/176

12

11

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09613361_CLS

- 380/22 2
- 380/51
- 2 2 2 2 2 705/10
- 705/13
- 705/17
- 705/21
- 705/30
- 705/37
- 705/53
- 705/58 705/64
- 705/69
- 713/157
- 713/168
- 2 2 2 2 2 2 2 713/172
- 713/177
- 2 2 2 2 2 713/179
- 713/180
- 713/185
- 713/186
- 902/30

09613361_CLSTITLES

Titles of Most Frequently Occurring Classifications of Patents Returne

From A Search of 09613361 on August 21, 2002

21	235/	Class	235	OR, 13 XR) : REGISTERS : SYSTEMS CONTROLLED BY DATA BEARING RECORDS .Credit or identification card systems
				OR, 11 XR) : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATIO	N	705/1		AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
		705/35		PRACTICE OR MANAGEMENT ARRANGEMENT .Finance (e.g., banking, investment or credit)
		705/39		Including funds transfer or credit
		705/44		transactionRequiring authorization or authentication
13	235/:	Class	235	-
13				OR, 8 XR) : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATIO	N	705/1		AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
		705/35		PRACTICE OR MANAGEMENT ARRANGEMENT .Finance (e.g., banking, investment or credit)
		705/39		Including funds transfer or credit transaction
12	705/	l4 Class		O OR, 2 XR) : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATIO	N	705/1		AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
		705/14		PRACTICE OR MANAGEMENT ARRANGEMENT .Distribution or redemption of coupon, or incentive or promotion program

12	705/35 Class		09613361_CLSTITLES OR, 9 XR) : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
IOITA	N 705/1		AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
	705/35		PRACTICE OR MANAGEMENT ARRANGEMENT .Finance (e.g., banking, investment or credit)
11	705/26 Class		OR, 8 XR) : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
OITA	705/1		AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR MANAGEMENT ARRANGEMENT
	705/26		.Electronic shopping (e.g., remote ordering)
11	705/76 Class		OR, 6 XR) : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
OITA	N 705/50 705/64 705/76		BUSINESS PROCESSING USING CRYPTOGRAPHY .Secure transaction (e.g., EFT/POS)Electronic credential
9	713/176 Class		OR, 5 XR) : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING SYSTEMS: SUPPORT
	713/150		
	713/168		.Particular communication authentication technique
	713/176		Authentication by digital signature representation or digital watermark
8	705/75 Class	(1 705	OR, 7 XR) : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATIO	N 705/50 705/64 705/75		
8	713/156 Class		OR, 8 XR) : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING SYSTEMS: SUPPORT
	713/150		MULTIPLE COMPUTER COMMUNICATION USING CRYPTOGRAPHY

	713/155 713/156		<pre>09613361_CLSTITLES .Central trusted authority provides computer authenticationBy certificate</pre>
7	235/375 Class 235/375	235	: REGISTERS
7	235/375	235	OR, 5 XR) : REGISTERS SYSTEMS CONTROLLED BY DATA BEARING RECORDS .Banking systems
7	705/67 Class	(1 705	OR, 6 XR) : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATIO	705/50		BUSINESS PROCESSING USING CRYPTOGRAPHY .Secure transaction (e.g., EFT/POS)Including intelligent token (e.g., electroni
C	705/67		<pre>purse)Including authentication</pre>
6	Class	380	OR, 6 XR) : CRYPTOGRAPHY PARTICULAR ALGORITHMIC FUNCTION ENCODING . Public key
5	700/90	700	OR, 4 XR) : DATA PROCESSING: GENERIC CONTROL SYSTEMS OR SPECIFIC APPLICATIONS SPECIFIC APPLICATION, APPARATUS OR PROCESS .Article handlingDispensing or vendingOperator or payment initiatedAuthorization (e.g., password, time usage limit, personal identification number (PIN)
5	705/1 Class		OR, 3 XR) : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATIO	N 705/1		AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR MANAGEMENT ARRANGEMENT
5	705/40	(1	OR, 4 XR)

09613361 CLSTITLES

ATION		705	09613361_CLSTITLES : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATTO	705/1		AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR MANAGEMENT ARRANGEMENT
	705/35		.Finance (e.g., banking, investment or credit)
	705/39		Including funds transfer or credit transaction
	705/40		Bill distribution or payment
5	713/201 Class	(5 713	OR, 0 XR) : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING SYSTEMS: SUPPORT
	713/200 713/201		SECURITY
4			OR, 3 XR) : DATA PROCESSING: GENERIC CONTROL SYSTEMS OR SPECIFIC APPLICATIONS
	700/90 700/213 700/231 700/232 700/233		.Article handling
4	700/235 Class	(0 700	OR, 4 XR) : DATA PROCESSING: GENERIC CONTROL SYSTEMS OR
	700/90 700/213 700/231 700/232 700/235		SPECIFIC APPLICATIONS SPECIFIC APPLICATION, APPARATUS OR PROCESS
4	705/18 Class		OR, 4 XR) : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
MOITA	N 705/1		AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
	705/16		PRACTICE OR MANAGEMENT ARRANGEMENT .Including point of sale terminal or electroni
С	705/18		<pre>cash registerHaving security or user identification provision (password entry, etc.)</pre>

Page 4

09613361_CLSTITLES

4 ATIO			OR, 2 XR) : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATTO	705/1		AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR MANAGEMENT ARRANGEMENT
	705/35		.Finance (e.g., banking, investment or credit)
	705/38		<pre>Credit (risk) processing or loan processing (e.g., mortgage)</pre>
	Class		OR, 2 XR) : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION C	705/50 705/64 705/65		
			purse)
. 4	713/158 Class 713/150 713/155 713/156 713/158	713	: ELECTRICAL COMPUTERS AND DIGITAL PROCESSING SYSTEMS: SUPPORT MULTIPLE COMPUTER COMMUNICATION USING CRYPTOGRAPHY
4	713/175	(0 713	OR, 4 XR) : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING SYSTEMS: SUPPORT MULTIPLE COMPUTER COMMUNICATION USING CRYPTOGRAPHY .Particular communication authentication technique By generation of certificate
4	713/200 Class 713/200	713	OR, 2 XR) : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING SYSTEMS: SUPPORT SECURITY
3	235/383 Class		OR, 3 XR) : REGISTERS

Page 5

09613361 CLSTITLES SYSTEMS CONTROLLED BY DATA BEARING RECORDS 235/375 235/383 .Mechanized store (1 OR, 2 XR) 379/114.2 379 : TELEPHONIC COMMUNICATIONS Class WITH USAGE MEASUREMENT (E.G., CALL OR TRAFFIC 379/111 REGISTER) 379/114.01 .Call charge metering or monitoring ..Calling card 379/114.15 ... Pre-paid calling account or card 379/114.2 (1 OR, 2 XR) 700/231 700 : DATA PROCESSING: GENERIC CONTROL SYSTEMS OR Class SPECIFIC APPLICATIONS SPECIFIC APPLICATION, APPARATUS OR PROCESS 700/90 .Article handling 700/213 700/231 ..Dispensing or vending (0 OR, 3 XR) 705/16 705 : DATA PROCESSING: FINANCIAL, BUSINESS Class PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN ATION AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS 705/1 PRACTICE OR MANAGEMENT ARRANGEMENT .Including point of sale terminal or electroni 705/16 С cash register (0 OR, 3 XR) 705/27 705 : DATA PROCESSING: FINANCIAL, BUSINESS Class PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN ATION AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS 705/1 PRACTICE OR MANAGEMENT ARRANGEMENT .Electronic shopping (e.g., remote ordering) 705/26 .. Presentation of image or description of sale 705/27 s item (e.g., electronic catalog browsing) (1 OR, 2 XR)705/41 705 : DATA PROCESSING: FINANCIAL, BUSINESS Class PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN ATION AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS 705/1 PRACTICE OR MANAGEMENT ARRANGEMENT

Page 6

705/35

705/39

.Finance (e.g., banking, investment or credit)

.. Including funds transfer or credit

09613361_CLSTITLES

transaction

	705/41		Having programming of a portable memory device (e.g., IC card, "electronic purse")
			R, 3 XR) DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION	705/1		AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR MANAGEMENT ARRANGEMENT
	705/35		.Finance (e.g., banking, investment or credit)
	705/39		Including funds transfer or credit transaction
	705/42		Remote banking (e.g., home banking)
3 705/			R, 2 XR) DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION	705/50 705/51 705/52 705/54		BUSINESS PROCESSING USING CRYPTOGRAPHY .Usage protection of distributed data filesUsage or charge determinationAdding plural layers of rights or limitations by other than the original prod
ucer			
3 705/		(2 OF 05 :	R, 1 XR) DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION	705/50 705/51 705/59		BUSINESS PROCESSING USING CRYPTOGRAPHY .Usage protection of distributed data filesLicensing
3 705/			R, 3 XR) DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION	705/50 705/64 705/77 705/78		BUSINESS PROCESSING USING CRYPTOGRAPHY .Secure transaction (e.g., EFT/POS)Including remote charge determination or related payment systemIncluding third party
3 705/	′80		R, 3 XR) DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN Page 7

09613361 CLSTITLES

7. M. T.	OM			03012201_CF2111FF2
ATI	ON	705/50 705/80		
3	713/1	l69 Class	(1 713	OR, 2 XR) : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING SYSTEMS: SUPPORT
		713/150		MULTIPLE COMPUTER COMMUNICATION USING CRYPTOGRAPHY
		713/168		.Particular communication authentication technique
		713/169		Mutual entity authentication
2	53/4	Class 53/396	053	OR, 1 XR) : PACKAGE MAKING METHODS .Envelope or triangular flap fold
2	235/3	Class 235/375	235	OR, 2 XR) : REGISTERS SYSTEMS CONTROLLED BY DATA BEARING RECORDS .Operations analysis
2	235/3	Class 235/375 235/380	235	OR, 2 XR) : REGISTERS SYSTEMS CONTROLLED BY DATA BEARING RECORDS .Credit or identification card systemsPermitting access
2	235/4	Class	235	OR, 2 XR) : REGISTERS RECORDS
2	235/4	Class 235/487	235	OR, 0 XR) : REGISTERS RECORDS .Conductive
2	235/4	Class 235/487	235	OR, 2 XR) : REGISTERS RECORDS .Magnetic
2	283/5		283	OR, 2 XR) : PRINTED MATTER ADVERTISING
2	283/5	58	(0	OR, 2 XR)

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09613361 CLSTITLES
                 283 : PRINTED MATTER
         Class
          283/57
                       BANKING
          283/58
                       .Checks
 2 283/59
                  (0 OR, 2 XR)
                 283 : PRINTED MATTER
         Class
                        BANKING
          283/57
          283/59
                       .Certificates of deposit
                 (0 OR, 2 XR)
    379/114.17
         Class
                 379 : TELEPHONIC COMMUNICATIONS
                        WITH USAGE MEASUREMENT (E.G., CALL OR TRAFFIC
          379/111
                              REGISTER)
          379/114.01
                        .Call charge metering or monitoring
                        ..Calling card
          379/114.15
                        ... Monitoring account or card usage balance
          379/114.17
 2 379/114.18
                 (2 OR, 0 XR)
                 379 : TELEPHONIC COMMUNICATIONS
         Class
                       WITH USAGE MEASUREMENT (E.G., CALL OR TRAFFIC
          379/111
                              REGISTER)
                        .Call charge metering or monitoring
          379/114.01
          379/114.15
                        ...Calling card
                        ... Having complementary item (e.g., novelty)
          379/114.18
                 (2 OR, 0 XR)
 2 379/144.01
                 379 : TELEPHONIC COMMUNICATIONS
         Class
         379/143
                       WITH CHECK OPERATED CONTROL (E.G., PAYSTATION)
          379/144.01 .Other than coin
 2 379/91.01
                  (1 OR, 1 XR)
                 379 : TELEPHONIC COMMUNICATIONS
         Class
         379/90.01
                       TELEPHONE LINE OR SYSTEM COMBINED WITH DIVERSE
                            ELECTRICAL SYSTEM OR SIGNALLING (E.G., COM
POSITE)
                     .Credit authorization
         379/91.01
    379/93.12
                 (1 \text{ OR}, 1 \text{ XR})
                 379 : TELEPHONIC COMMUNICATIONS
         Class
                       TELEPHONE LINE OR SYSTEM COMBINED WITH DIVERSE
         379/90.01
                             ELECTRICAL SYSTEM OR SIGNALLING (E.G., CO
MPOSITE)
         379/93.01
                        .Having transmission of a digital message
                            signal over a telephone line
          379/93.12
                        .. Sales, ordering, or banking system
                   (0 OR, 2 XR)
 2 380/22
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Class 380 : CRYPTOGRAPHY

380/287 ELECTRIC SIGNAL MODIFICATION

380/22 .Having magnetic record carrier (e.g., tape,

drum)

2 380/51 (1 OR, 1 XR)

Class 380: CRYPTOGRAPHY

380/287 ELECTRIC SIGNAL MODIFICATION

380/51 .Having production of printed copy (e.g.,

printer, typewriter)

2 705/10 (0 OR, 2 XR)

Class 705: DATA PROCESSING: FINANCIAL, BUSINESS

PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

ATION

705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS

PRACTICE OR MANAGEMENT ARRANGEMENT

705/7 .Operations research

705/10 ..Market analysis, demand forecasting or

surveying

2 705/13 (0 OR, 2 XR)

Class 705: DATA PROCESSING: FINANCIAL, BUSINESS

PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

ATION

705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS

PRACTICE OR MANAGEMENT ARRANGEMENT

705/13 .Transportation facility access (e.g., fare,

toll, parking)

2 705/17 (1 OR, 1 XR)

Class 705: DATA PROCESSING: FINANCIAL, BUSINESS

PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

ATION

705/1 AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS

PRACTICE OR MANAGEMENT ARRANGEMENT

705/16 .Including point of sale terminal or electroni

С

cash register

705/17 ... Having interface for record bearing medium o

r

carrier for electronic funds transfer or pa

yment credit

2 705/21 (0 OR, 2 XR)

Class 705: DATA PROCESSING: FINANCIAL, BUSINESS

PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN

ATION

705/1	09613361_CLSTITLES AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR MANAGEMENT ARRANGEMENT
705/16	.Including point of sale terminal or electroni
705/21	<pre>cash registerInterconnection or interaction of plural electronic cash registers (ECRs) or to host</pre>
computer (e.g.,	network detail, transfer of information fro
m host to ECR or	from ECR to ECR, etc.)
	(0 OR, 2 XR) 705: DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION 705/1	AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR MANAGEMENT ARRANGEMENT
705/30	
2 705/37 Class	(0 OR, 2 XR) 705: DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION 705/1	AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS
705/35	PRACTICE OR MANAGEMENT ARRANGEMENT .Finance (e.g., banking, investment or credit)
705/37	Trading, matching, or bidding
2 705/53 Class	(0 OR, 2 XR) 705: DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION 705/50 705/51 705/52 705/53	BUSINESS PROCESSING USING CRYPTOGRAPHY .Usage protection of distributed data filesUsage or charge determinationIncluding third party for collecting or distributing payment (e.g., clearinghouse)
	(0 OR, 2 XR) 705: DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATION 705/50 705/51 705/57 705/58	

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2	705/64		OR, 2 XR) : DATA PROCESSING: FINANCIAL, BUSINESS
7 M T ()		703	PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
OITA	705/50 705/64		BUSINESS PROCESSING USING CRYPTOGRAPHY .Secure transaction (e.g., EFT/POS)
2	705/69 Class		OR, 1 XR) : DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT, OR COST/PRICE DETERMIN
ATIO	N		
	705/50 705/64 705/65		
С			
	705/69		<pre>purse)Electronic cash detail (e.g., blinded, divisible, or detecting double spending)</pre>
2	713/157	(0	OR, 2 XR)
_	Class	713	: ELECTRICAL COMPUTERS AND DIGITAL PROCESSING SYSTEMS: SUPPORT
•	713/150		
	713/155		
	713/156		By certificate
	713/157		Chain or hierarchical certificates
2	713/168	(0	OR. 2 XR)
2			: ELECTRICAL COMPUTERS AND DIGITAL PROCESSING SYSTEMS: SUPPORT
	713/,150		MULTIPLE COMPUTER COMMUNICATION USING
	713/168		CRYPTOGRAPHY .Particular communication authentication
	. 20, 200		technique
2	713/172	(0	OR, 2 XR)
	Class	713	: ELECTRICAL COMPUTERS AND DIGITAL PROCESSING SYSTEMS: SUPPORT
	713/150		MULTIPLE COMPUTER COMMUNICATION USING
	713/168		CRYPTOGRAPHY .Particular communication authentication
	713/172		technique Intelligent token
2	713/177	(2	OR, 0 XR)

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	Class 713/150 713/168 713/176 713/177	713	09613361_CLSTITLES : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING SYSTEMS: SUPPORT MULTIPLE COMPUTER COMMUNICATION USING CRYPTOGRAPHY .Particular communication authentication techniqueAuthentication by digital signature representation or digital watermarkSignature tree
2	713/179 Class 713/150 713/168 713/176 713/179	(0 713	OR, 2 XR) : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING SYSTEMS: SUPPORT MULTIPLE COMPUTER COMMUNICATION USING CRYPTOGRAPHY . Particular communication authentication technique . Authentication by digital signature representation or digital watermark Including generation of associated coded record
2	713/180 Class 713/150 713/168 713/180	(0 713	OR, 2 XR) : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING SYSTEMS: SUPPORT MULTIPLE COMPUTER COMMUNICATION USING CRYPTOGRAPHY .Particular communication authentication techniqueGenerating specific digital signature type (e.g., blind, shared, or undeniable)
	713/185 Class 713/182 713/185	713	OR, 2 XR) : ELECTRICAL COMPUTERS AND DIGITAL PROCESSING SYSTEMS: SUPPORT SYSTEM ACCESS CONTROL BASED ON USER IDENTIFICATION BY CRYPTOGRAPHY .Using record or token
2	713/186 Class 713/182 713/185 713/186 902/30	713	: ELECTRICAL COMPUTERS AND DIGITAL PROCESSING SYSTEMS: SUPPORT SYSTEM ACCESS CONTROL BASED ON USER IDENTIFICATION BY CRYPTOGRAPHY
_	552,50	, 0	OI, 2 III,

Class 902: ELECTRONIC FUNDS TRANSFER SUPPORT OR ENCLOSURE (E.G., KIOSK)

09613361_LIST PLUS Search Results for S/N 09613361, Searched August 21, 2002

09613361_LIST

5673320 6016476 5815561 5815657 6285991 5513117 5949044 6267292 5754653 6216116 6216116 5724523 5388815 5999919 6219652 6219652 6134551 5513250 5864667 6226743 6226743 6244958
5949044 6267292 5754653 6216116 6216116 5724523 5388815 5999919 6219652 6219652 6134551 5513250 5864667 6226743
5388815 5999919 6219652 6219652 6134551 5513250 5864667 6226743
5513250 5864667 6226743 6226743

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5641062
6178507
5655007
6424706
6196458

09613361_QUAL

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5731576 5996076 6035402	43 43 43
5983196 6282522 6138107 6397329	43 43 43
6397329 5761648 5953710 6115458	42 42 41 41
6278980 5923015 6289457 4947027	41 41 41 40
5255182	40 40
5926548 4568936 5673320 6016476 5815561	40 40 40 40
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5513117 5949044 6267292 5754653 6216116	40 39 39 39
5724523	39 39 39 39
5388815 5999919 6219652 6219652	39 39 39 39
6134551 5513250 5864667	39 39
6226743 6226743 6244958 6169975	39 39 39 39 39 39 38 38
6111953 5640447 5629977	39 38 38
5945653 6393411 5798508 5641062	38 38 38 38

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6178507 38 5655007 37 6424706 37 6196458 37

above 2 abstract 1 accept 1 accepted 1 accepts 1 access 1 accessing 1 accompanied 2 accompanying 2 according 12 accordingly 1 account 32 accounts 1 activity 1 addition 2 additional 3 additionally 3 addresses 1 advance 1 advances 1 advantageous 1 advantages 2 after 1 against 1 alias 2 all 2 allowed 1 allowing 2 allows 1 already 1 also 6 alter 1 alteration 1 although 2 american 9 amount 2 amounts 1 an 20 analyzing 1 and 45 andrew 1 annual 1 any 3 apparatus 12 apparent 1 application 4 applications 1 appreciation 1

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 because 4
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 benefits 1
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 billing 1
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 by 20
 can 5
 cannot 1
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certificate 49
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charging 1
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checking 3
checks 21
claimed 1
clearing 2
co 3
code 5
combining 1
commerce 1
commercial 1
commonly 2
companies 2
company 1
complete 1
concealed 1
conjunction 1
connection 1
considered 1
consumer 2
consumers 2
continuation 1
controller 4
convenience 7
conveniently 1
conventional 3
corresponding 2
could 1
counterfeit 1
cover 1
credit 36
cross 1
customer 3
customers 4
daniel 1
data 5
december 2
deducted 1
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defeating 1 defined 1 denied 1 denominations 1 depicted 5 depicts 2 deposit 1 deposited 1 described 1 description 5 designated 1 detailed 3 detected 1 determine 1 determining 1 developed 2 diagram 5 difference 1 directed 4 directly 1 disadvantage 2 disclosed 4 discussed 1 docket 1 dollar 1 dollars 2 down 1 drawings 3 drawn 5 duplicate 2 duplication 1 during 4 dynamically 1 each 1 easily 1 easy 1 effectively 1 effort 1 either 1 electric 1 embodiment 7 employed 1 encourage 2 encouraging 1 entirety 2 entitled 3 established 1 even 1

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eventually 2
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expense 1
experience 1
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face 2
facilitate 2
falsified 1
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fees 2
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identifies 1
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ificant 1
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is 39
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issuers 5
issuing 6
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making 2
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malls 1
managing 2
manner 3
many 4
marketing 2
may 11
meal 1
merchant 8
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methods 5
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no 5
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number 6
numbers 2
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only 3
options 1
or 15
other 7
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over 1
overcomes 1
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participating 2
particular 2
particularly 1
parties 3
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payment 5
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pays 2
pending 3
per 1
performed 4
personal 4
photo 1
places 1
postpaid 1
potentially 1
pre 3
prepaid 1
present 25
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presented 1 presenting 1 presently 1 prevent 1 preventing 1 prevention 1 previously 1 printed 4 problems 3 process 7 processed 1 processing 7 processor 1 produces 1 program 5 programs 3 promote 2 prone 1 proposed 1 proven 1 provide 4 provided 2 provides 2 providing 1 purchase 1 purchases 6 purpose 1 readily 2 reason 1 rebate 5 receive 3 received 1 receives 1 receiving 6 recipient 8 recipients 1 record 4 recorded 1 redeem 2 redeemable 1 redeemed 3 redeeming 7 redeems 1 redemption 13 reducing 2 reference 5 referring 1 reflect 1

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regularly 1
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relates 3
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reluctant 1
remote 1
representing 1
represents 3
request 5
requesting 1
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restaurants 1
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returned 1
revenues 1
rewards 1
said 3
same 5
schematic 5
second 8
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securely 1
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serial 2
server 4
service 1
services 2
shopping 1
shortcomings 1
shown 1
si 1
signal 1
significant 1
since 4
slip 1
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specific 2
specified 2
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steps 6
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suited 1
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system 7
table 8
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takes 1
tedesco 1
telephone 1
ten 1
terminal 7
that 9
the 187
their 5
them 4
then 4
there 4
thereby 3
thereof 1
thereon 2
these 5
they 3
thig 1
third 1
this 4
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token 1
toward 2
traditional 2
transaction 7
transferring 1
transmitted 1
transmitting 2
traveler 3
treated 1
type 1
typically 3
unscrupulous 1
up 2
updating 1
use 7
used 6
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user 1
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utility 1
utilizing 2
value 13
van 1
variable 1
variety 1
venfy 1
verification 1
visa 1
visually 1
volume 3
vouchers 2
vulnerable 1
walker 1
way 2
well 3
when 3
wherein 1
wherever 1
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who 2
wide 1
will 4
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with 16
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write 1
year 2
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Search Results -

Terms	Documents
L4 and rede\$ near8 (gift with certifi\$)	2

US Pre-Grant Publication Full-Text Database

US Patents Full-Text Database US OCR Full-Text Database

Database:

EPO Abstracts Database JPO Abstracts Database Derwent World Patents Index

IBM Technical Disclosure Bulletins

Search:

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Recall Text



Refine Search

Interrupt

Search History

DATE: Wednesday, September 10, 2003 Printable Copy Create Case

Set Name	Query	Hit Count	Set Name
side by side			result set
DB=PG	$PB, USPT, USOC, EPAB, JPAB, DWPI, TDBD; \ PLUR = YB$	ES; $OP = OR$	
<u>L5</u>	L4 and rede\$ near8 (gift with certifi\$)	2	<u>L5</u>
<u>L4</u>	L3 and mother near4 maiden	16	<u>L4</u>
<u>L3</u>	L2 and (security or authoriz\$ or verif\$)	595	<u>L3</u>
<u>L2</u>	L1 and (using or issuing or redemption or redeem\$)	874	<u>L2</u>
<u>L1</u>	gift with certificate\$	1367	<u>L1</u>

END OF SEARCH HISTORY